

To check and control transactions from all business areas, a central module is required, with which payment transactions communicate as one area.

This module has the task to check if an amount withdrawn from the account is available.

This task is atomically connected with the booking, so that the current account balance including account line is available for executing a debit on an account.

The current account balance is queried directly each time a payment transaction is executed.

The request for available account balance is a mandatory module preceding the posting,

- when queried for coverage for an amount to be debited,
- or if other positions are to be considered temporarily in this context.

Within this activity, which is also called disposing, an attempt is made to block involved debit amounts of the transaction to be executed on the account and also to ensure posting of credit amounts on the accounts concerned. Only when this succeeds for all items of the entire transaction, the transaction is executed, i.e. posted.

Execution of higher priority transactions is attempted before all others.

The transaction flows into the disposition with its debit items, which are to be primarily disposed on the accounts in question, and its credit items, which are generally secondarily disposed on other accounts.

If positive disposition is not successful, the booking data will not be used or transmitted.

In the Disposition module, prebooked items can also be used directly, e.g. payment advices or manually entered items, which are then matched with the actual incoming transactions.

Dispositions can be made depending on the case

- Forced positive
- Positive if funds available, else negative
- Positive if funds available, else reject

The disponent can intervene manually depending on his/her authorization.

Calculation and display per account, amounts in the account currency:

Updated account balance
+/- negatively disposed positions, primarily and secondarily
+/- reservations to include in the calculation
- E.v. credit amounts
Planned account balance
+ available credit line
Dispo balance (is available amount, which is newly calculated in each disposing action)
reservations not to include in the calculation

After booking and new calculation of the balances and positive dispo balance, the largest primarily disposed positions are searched, which are covered by the dispo balance.

Disposition and posting is attempted again for the transactions in question.